

Information to identify the case:

Debtor 1 Carmen L. Constantinople Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2947

EIN --_-----

Debtor 2 Donna M. Constantinople

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1014

EIN --_-----

United States Bankruptcy Court District of New Jersey

Case number: **19-24822-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmen L. Constantinople Jr.

Donna M. Constantinople

6/15/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carmen L. Constantinople, Jr.
Donna M. Constantinople
Debtors

Case No. 19-24822-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 15, 2023

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Carmen L. Constantinople, Jr., Donna M. Constantinople, 23 Pomona Drive, Barnegat, NJ 08005-2511
cr	+ Nissan Motor Acceptance Corporation, as servicer f, P.O. Box 340514, Tampa, FL 33694-0514
518380781	+ Buena Vista Township Tax Collector, 890 Harding Highway, Buena, NJ 08310-1534
518380792	+ PNC Bank, 103 Bellevue Parkway, Wilmington, DE 19809-3701
518405044	+ PNC Bank, National Association, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518471906	+ TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Rd, Suite 109, Latham, NY 12110-2190
518475820	+ TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518380802	TDRCS/Raymour & Flanigan, 10000 MacArthur Boulevard, Mahwah, NJ 07430

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 15 2023 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 15 2023 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518380776	+ EDI: WFNNB.COM	Jun 16 2023 00:57:00	ADS/Comenity/Jared, PO Box 182789, Columbus, OH 43218-2789
518380777	+ EDI: WFNNB.COM	Jun 16 2023 00:57:00	ADS/Comenity/Ulta, PO Box 182789, Columbus, OH 43218-2789
518380778	+ EDI: WFNNB.COM	Jun 16 2023 00:57:00	ADS/Comenity/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
518380779	+ EDI: CITICORP.COM	Jun 16 2023 00:57:00	American Express, PO Box 8218, Mason, OH 45040-8218
518470238	Email/PDF: bncnotices@becket-lee.com	Jun 15 2023 21:15:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518380780	+ EDI: BANKAMER.COM	Jun 16 2023 00:57:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518466987	+ EDI: BANKAMER2.COM	Jun 16 2023 00:57:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518380783	+ EDI: CITICORP.COM	Jun 16 2023 00:57:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518380782	+ EDI: CAPITALONE.COM	Jun 16 2023 00:57:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518452611	+ EDI: AIS.COM	Jun 16 2023 00:58:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518470244	Email/PDF: bncnotices@becket-lee.com	Jun 15 2023 21:15:43	Capital One, N.A., c/o Becket and Lee LLP, PO

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			Box 3001, Malvern PA 19355-0701
518499565	EDI: CITICORP.COM	Jun 16 2023 00:57:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518380785	EDI: WFNNB.COM	Jun 16 2023 00:57:00	Comenity - HSN, PO Box 659707, San Antonio, TX 78265-9707
518380786	EDI: DISCOVER.COM	Jun 16 2023 00:57:00	Discover, PO Box 15316, Wilmington, DE 19850
518380790	+ EDI: CITICORP.COM	Jun 16 2023 00:57:00	Macys, PO Box 8218, Mason, OH 45040
518493705	EDI: Q3G.COM	Jun 16 2023 00:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518400435	+ EDI: IRS.COM	Jun 16 2023 00:57:00	Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518394487	EDI: DISCOVER.COM	Jun 16 2023 00:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518380787	+ EDI: CITICORP.COM	Jun 16 2023 00:57:00	Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
518380784	EDI: JPMORGANCHASE	Jun 16 2023 00:57:00	Chase, PO Box 15369, Wilmington, DE 19850
518417930	+ Email/Text: RASEBN@raslg.com	Jun 15 2023 21:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518435418	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 15 2023 21:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518380789	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 15 2023 21:11:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
518380791	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 15 2023 21:12:00	Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
518550298	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 15 2023 21:12:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518496658	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2023 21:11:00	PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101
518496655	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2023 21:11:00	PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101
518380793	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2023 21:11:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
518502985	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2023 21:11:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
518503611	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518504244	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Evine Live, POB 41067, Norfolk VA 23541
518494724	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518494504	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518503601	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
518504159	EDI: Q3G.COM	Jun 16 2023 00:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518499567	EDI: Q3G.COM		

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		Jun 16 2023 00:57:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518380794	+ EDI: CITICORP.COM		
		Jun 16 2023 00:57:00	Sears, PO Box 6217, Sioux Falls, SD 57117-6217
518380795	+ EDI: RMSC.COM		
		Jun 16 2023 00:57:00	Syncb/Amazon, PO Box 965015, Orlando, FL 32896-5015
518380796	+ EDI: RMSC.COM		
		Jun 16 2023 00:57:00	Syncb/Evine, PO Box 965005, Orlando, FL 32896-5005
518380797	+ EDI: RMSC.COM		
		Jun 16 2023 00:57:00	Syncb/Lowe's, PO Box 965005, Orlando, FL 32896-5005
518386543	+ EDI: RMSC.COM		
		Jun 16 2023 00:57:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518380798	+ EDI: RMSC.COM		
		Jun 16 2023 00:57:00	Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015
518380799	+ EDI: RMSC.COM		
		Jun 16 2023 00:57:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
518380800	EDI: TDBANKNORTH.COM		
		Jun 16 2023 00:57:00	TD Bank, PO Box 84037, Columbus, GA 31908
518406717	+ Email/Text: bncmail@w-legal.com		
		Jun 15 2023 21:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518380801	+ EDI: WTRRN BANK.COM		
		Jun 16 2023 00:57:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
518461678	+ EDI: CBSTDR		
		Jun 16 2023 00:57:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518380788	*+	Internal Revenue Service, PO Box 9012, Holtzville, NY 11742-9012
518439426	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

District/off: 0312-3

User: admin

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Name	Email Address
Albert Russo	docs@russotrustee.com
Brian S. Thomas	on behalf of Debtor Carmen L. Constantinople Jr. brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Donna M. Constantinople brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation as servicer for Nissan-Infiniti LT bk@stewartlegalgroup.com
Jill Manzo	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Jill Manzo	on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9